

Information to identify the case:

Debtor 1	Christopher E. Beecken	Social Security number or ITIN	xxx-xx-3582
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-23709-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher E. Beecken
aka Christopher Beecken

12/15/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher E. Beecken
Debtor

Case No. 19-23709-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 15, 2023

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher E. Beecken, 108 33rd Avenue, Monroeville, NJ 08343-2632
518352064	+ AES/Chase Bank/Jp Morgan, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
518352066	+ Britni Beecken, 409 Blackwood Avenue, Franklinville, NJ 08322-2938
518352068	+ Cape Regional Urgent Care, 11 Court House South Dennis Road, Cape May Court House, NJ 08210-2150
518352073	+ Gloucester County Child Support, 1893 Hurffville Road, Sewell, NJ 08080-4281
518352075	M&T Bank, Attn: Mr. Ren F. Jones, CEO, One M&T Plaza, Buffalo, NY 14203
518352080	+ Shapiro & Denardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 15 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: camanagement@mtb.com	Dec 15 2023 20:52:00	M&T Bank, Attn: Bankruptcy/Loss Mitigation Departm, PO Box 840, Buffalo, NY 14240
518352065	+ EDI: GMACFS.COM	Dec 16 2023 01:42:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518463435	EDI: GMACFS.COM	Dec 16 2023 01:42:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518352067	+ Email/Text: caineweiner@ebn.phinsolutions.com	Dec 15 2023 20:52:00	Caine & Weiner, Attn: Bankruptcy Dept, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
518352069	+ EDI: CAPITALONE.COM	Dec 16 2023 01:42:00	Capital One, Attn: Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
518364979	+ EDI: AIS.COM	Dec 16 2023 01:42:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518352070	+ EDI: CITICORP	Dec 16 2023 01:42:00	Citibank, 701 E 60th Street, Sioux Falls, SD 57104-0432
518352071	+ Email/Text: jbaylander@creditorsprotection.com	Dec 15 2023 20:53:00	Creditors' Protection Service, Inc., 308 West State Street, Suite 485, Rockford, IL 61101-1196
518352072	+ Email/Text: electronicbkydocs@nelnet.net	Dec 15 2023 20:52:00	Dept Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
518352074	EDI: IRS.COM	Dec 16 2023 01:42:00	Internal Revenue Service, Centralized Insolvency

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			Service, PO Box 7346, Philadelphia, PA 19101-7346
518467890	EDI: JEFFERSONCAP.COM	Dec 16 2023 01:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518444033	Email/Text: camanagement@mtb.com	Dec 15 2023 20:52:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
518352076	Email/Text: camanagement@mtb.com	Dec 15 2023 20:52:00	M&T Bank, Attn: Customer Bankruptcy Department, PO Box 1288, Buffalo, NY 14240-1288
518444343	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2023 20:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518352077	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2023 20:52:00	Midland Funding LLC, Attn: President, or Managing Partner, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
518467622	EDI: PRA.COM	Dec 16 2023 01:42:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518352078	Email/Text: signed.order@pfwattorneys.com	Dec 15 2023 20:51:00	Pressler, Felt & Warshaw, L.L.P., Re: PFW B294302, 7 Entin Road, Parsippany, NJ 07054-5020
518352079	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Dec 15 2023 20:51:00	Progressive Insurance, P O Box 31260, Tampa, FL 33631-3260
518625914	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 15 2023 20:51:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518354941	+ EDI: SYNC	Dec 16 2023 01:42:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518352081	+ EDI: SYNC	Dec 16 2023 01:42:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518352082	+ Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2023 20:52:00	U.S. Department of Education, Ecmc/Bankruptcy Dept, Po Box 16408, Saint Paul, MN 55116-0408
518352083	+ EDI: VERIZONCOMB.COM	Dec 16 2023 01:42:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admin, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
518400911	+ EDI: WFFC2	Dec 16 2023 01:42:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
518352084	+ EDI: WFFC2	Dec 16 2023 01:42:00	Wells Fargo Dealer Services, Attn: Bankruptcy Dept, Po Box 19657, Irvine, CA 92623-9657
518352085	+ EDI: WFFC2	Dec 16 2023 01:42:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Department, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519461415	*P++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245, address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519461416	*P++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245, address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
aty	##+	Denise Carlon, Esq., KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Brian C. Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Loss Mitigation M&T Bank njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor M&T BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Kevin Gordon McDonald	on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Melissa N. Licker	on behalf of Creditor M&T BANK mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor M&T Bank phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
S. Daniel Hutchison	on behalf of Debtor Christopher E. Beecken sdhteamlaw@outlook.com backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10